S4845-1

REPORT OF THE

DEPARTMENT OF BANKING AND FINANCE

STATE OF NEBRASKA

July 1, 1981 to June 30, 1982

CHARLES THONE
Governor

PAUL J. AMEN
Director of Banking and Finance

November 1, 1982

The Honorable Charles Thone
Governor of Nebraska

Dear Governor Thone:

Fiscal 1982 has been a year in which Nebraska's financial institutions have been faced with an environment subject to almost constant change. The need to adapt to these changes implies that financial managers must strive with even greater diligence to improve operating efficiency and sophistication in an uncertain economy in order to effectively compete in the market place.

In spite of these obvious pressures, Nebraska's financial institutions have continued to grow, with total deposits increasing 7.7%. This growth, however, has been accompanied by an increased cost of funds, which has consequently lowered earnings figures over 25%, with savings and loan associations and industrial loan and investment companies actually recording net losses when taken as a whole. This decline in earnings has subsequently diminished the ability of the state's financial sector to provide for sufficient equity retention to maintain the capital ratios indicated in the previous fiscal year. Even so, the margin of protection provided by financial institutions' capital accounts continues to hover above national averages. Total capital for commercial banks remains strong at 9.40%, although down from the 9.49% previously reported. Industrial loan and investment companies show a similar drop to 9.82% from 10.63%, while savings and loans drop to 4.92% from 5.84%, reflecting the impact of conditions in the real estate sector. Lastly, all other types of financial institutions, particularly credit unions and cooperative credit associations, continue to reflect the stability shown in previous years.

Recently enacted federal legislation, "The Garn-St. Germain Depository Institution Act of 1982," when fully implemented, will bring about dramatic changes in our traditional depository financial institutions. Among other opportunities, the Act will enable our financial institutions to reverse the present flow of funds out of the state in the form of money market mutual funds. We are also encouraged by the continued reduction in interest rates, which should be beneficial to all and, most importantly, to the overall economy of the state.

Your support and cooperation, along with that of other government officials, has been appreciated.

Respectfully submitted,

Paul J. Amen
Director

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DEPARTMENT OF BANKING AND FINANCE
State of Nebraska

DIRECTOR
Paul J. Amen

STATE BANKS
INDUSTRIAL LOAN AND INVESTMENT COMPANIES
COOPERATIVE CREDIT ASSOCIATIONS
BUILDING AND LOAN ASSOCIATIONS
CONSUMER FINANCE DIVISION
CHECK SALES DIVISION
TRUST COMPANIES
CREDIT UNIONS

DEPUTY DIRECTOR
Charles W. Mitchell

ASSISTANT DIRECTOR
Reed M. Kohl

ADMINISTRATIVE ASSISTANT
Rita E. Wilson

OFFICE ASSISTANTS
Janet L. Bryan, Accounting Clerk, Senior
Kathleen A. Hitch, Administrative Secretary
Pamela S. Burnham, Secretary II
Karen D. Wiltse, Secretary I
Charlene A. Reiners, Secretary II
Sharon A. Friedeman, Office Clerk II

EXAMINERS
Jeffrey L. Bakewell
Kenneth R. Brestel
John E. Bussen
Neil T. Butler
Charles S. Cejka
Mike L. Cornelius
Raymond D. Cusick
J. Murley Davis
Joel D. Fanders
Thomas P. Francis
Clark D. Froehlich
Lisle E. Grafft
Ronald L. Gustafson
Tim L. Halstrom
Richard W. Hankel
Joy L. Kokes
James L. Korcek
Tony Kriz II
Kent W. Plummer
Douglas E. Liveringhouse
Korlin K. Lutt
Steven K. Lyster
Richard C. Mason
Larry Y. Moore
Duane E. Norden
Carey B. Phillippi
Steven K. Spady
David L. Warren

COMPUTER DIVISION
APPLICATIONS ANALYST VI
Glenn W. Callaway
APPLICATIONS ANALYST I
Rick M. Rounds

OFFICE ASSISTANT
Vickie L. Jurgens, Staff Assistant

BUREAU OF SECURITIES

ASSISTANT DIRECTOR AND LEGAL COUNSEL
Barry K. Lake

AGENCY LEGAL COUNSEL
Patricia A. Humlicek Herstein

SECURITIES EXAMINER II
Jack E. Herstein
SECURITIES EXAMINER I
Thomas A. Sindelar

OFFICE ASSISTANTS
Julie H. Powers, Secretary I
Julie E. Schlueter, Secretary I
Todd A. Morrison, Legal Aide I
Robert S. Woodruff, Legal Aide I

SECRETARIES, COMMISSIONERS, SUPERINTENDENTS DIRECTORS AND DEPUTIES

1892 to 1895	Richard H. Townley, Secretary, State Banking Board
1895 to 1901	P.L. Hall, Secretary, State Banking Board
1901 to 1917	Edward Royse, Secretary, State Banking Board
1917 to 1919	J.J. Tooley, Secretary, State Banking Board
1919 to 1925	J.E. Hart, Secretary, State Banking Board
1925 to 1927	Kirk Griggs, Secretary, State Banking Board
1927 to 1931	Clarence G. Bliss, Secretary, State Banking Board
1929 to 1931	George W. Woods, Bank Commissioner
1931 to 1933	E.H. Luikart, Secretary, State Banking Board
1933 to 1935	E.H. Luikart, Superintendent of Banking
1933 to 1935	George W. Woods, Deputy Superintendent
1935 to 1939	B.N. Saunders, Superintendent of Banking
1939 to 1943	Wade R. Martin, Director of Banking
1939 to 1947	J.F. McLain, Deputy Superintendent
1943 to 1947	J. Fred Peters, Director of Banking
1947 to 1959	J.F. McLain, Director of Banking
1947 to 1967	C.R. Haines, Deputy Director
1959 to 1961	Edwin N. Van Horne, Director of Banking
1961 to 1964	Ralph E. Misko, Director of Banking
1964 to 1966	Henry E. Ley, Director of Banking
1966 to 1967	Byron Dunn, Director of Banking
1967 to 1969	C.R. Haines, Director of Banking
1967 to	Charles W. Mitchell, Deputy Director*
1969 to 1970	Edwin A. Langley, Director of Banking
1971 to 1975	Henry E. Ley, Director of Banking
1975 to 1978	William H. Riley, Director of Banking & Finance
1979 to	Paul J. Amen, Director of Banking & Finance

*Acting Director 1/1/79 to 1/4/79

LEGAL HOLIDAYS

January 1	New Year's Day
February	President's Day, Third Monday
April 22	Arbor Day
May	Memorial Day, Last Monday in May
July 4	Independence Day
September	Labor Day, First Monday
October	Columbus Day, Second Monday
November 11	Veterans Day (May be observed on federally recognized holiday)
November	Thanksgiving Day, Fourth Thursday & Friday
December 25	Christmas Day

If any such dates fall on Sunday, the following Monday shall be a holiday.

STATEMENT OF RECEIPTS AND DISBURSEMENTS
Year Ending June 30, 1982

CASH BALANCES AND INVESTMENTS AS OF JUNE 30, 1981:		
Fund 2191 - Financial Institutions	$ 9,253.99	
Fund 2191 - Investments	215,000.00	
Fund 2192 - Securities	11,951.16	
Fund 2192 - Investments	1,171,000.00	
Fund 2193 - Small Loan Companies	5,130.17	
Fund 2193 - Investments	17,000.00	
TOTAL		$1,429,335.32
RECEIPTS:		
Fund 2191 - Financial Institutions	$1,074,681.58	
Fund 2192 - Securities	2,731,443.50	
Fund 2192 - Transferred to General Fund 6/30/82	(2,500,000.00)	
Fund 2193 - Small Loan Companies	73,809.48	
TOTAL		$1,379,934.56
TOTAL CASH FUND AND RECEIPTS		$2,809,269.88
DISBURSEMENTS:		
Salaries	$1,035,671.22	
Retirement Benefits	42,034.53	
Social Security Benefits	68,242.31	
Group Insurance Benefits	35,210.52	
Tuition	852.75	
Unemployment	440.00	
Postage	15,608.75	
Communication	13,942.[illegible]	
Freight	16.60	
Data Processing Services	3,309.17	
Publishing Dues & Subscriptions	21,696.04	
Conferences	1,949.70	
Employee Relocation	724.89	
Repair/Maintenance	10,241.63	
Building Rental	12,799.96	
Contractual Services	2,576.52	
Supplies	9,404.91	
Travel Expenses	93,004.76	
Capital Expenditures (Equipment)	1,616.10	
Legal Services	616.45	
Education	41.67	
TOTAL		$1,370,001.04
CASH BALANCES AND INVESTMENTS AS OF JUNE 30, 1982:		
Fund 2191 - Financial Institutions	$ 6,430.92	
Fund 2191 - Investments	238,000.00	
Fund 2192 - Securities	11,548.46	
Fund 2192 - Investments	1,161,000.00	
Fund 2193 - Small Loan Companies	2,289.46	
Fund 2193 - Investments	20,000.00	
TOTAL		$1,439,268.84

CHANGES IN NUMBER OF INSTITUTIONS
July 1, 1981, to June 30, 1982

COMMERCIAL BANKS:
- Banks in Operation June 30, 1981 340
- Banks in Operation June 30, 1982 340

INDUSTRIAL LOAN AND INVESTMENT COMPANIES:
- Industrial Loan and Investment Companies in Operation June 30, 1981 36
- Industrial Loan and Investment Companies in Operation June 30, 1982 36

COOPERATIVE CREDIT ASSOCIATIONS:
- Cooperative Credit Associations in Operation June 30, 1981 26
- Cooperative Credit Associations in Operation June 30, 1982 26

SAVINGS AND LOAN ASSOCIATIONS:
- Savings and Loan Associations in Operation June 30, 1981 11
  - Merged with Federal (Home Federal Savings & Loan, Lexington):
    - Enterprise Building and Loan, Cambridge
  - Converted to Federal Charter:
    - Provident Savings and Loan Association, Lincoln
    - Mutual Building and Loan Association, North Platte
- Savings and Loan Associations in Operation June 30, 1982 8

CREDIT UNIONS:
- Credit Unions in Operation June 30, 1981 68
  - New Credit Union Charters:
    - Xelan Credit Union of the Health Professions, Lincoln
  - Merged with State (First Nebraska Credit Union, Omaha):
    - Rosen Novak Enterprise Employees Credit Union, Omaha
  - Merged with Federal (Omaha Federal Credit Union):
    - Metro Area Transit Employees Credit Union
  - Liquidated:
    - A.S.U.N. Credit Union, Lincoln
    - Otoe Food Employees Credit Union, Nebraska City
- Credit Unions in Operation June 30, 1982 65

TRUST COMPANIES:
- Trust Companies in Operation June 30, 1981 6
- Trust Companies in Operation June 30, 1982 6

REPORT OF THE DIRECTOR OF BANKING AND FINANCE

This report, made in compliance with Section 81-117 R.R.S. Nebraska 1943, covers briefly the institutions supervised and regulated by the Department of Banking and Finance and the condition, management, and financial transactions of the Department.

INSTITUTIONS—NUMBER AND RESOURCES

The following schedule reflects the number of institutions under the supervision of the Department, their total resources, and the gain (loss) since the report of June 30, 1981.

INSTITUTIONS	NUMBER 6/30 1981	NUMBER 6/30 1982	ASSETS 6/30 1981	ASSETS 6/30 1982	GAIN (LOSS)
COMMERCIAL BANKS	340	340	$4,817,262,000	$5,366,954,000	$ 549,692,000
SAVINGS AND LOAN ASSOCIATIONS	11	8	729,355,584	638,621,492	(90,734,092)
COOPERATIVE CREDIT ASSOCIATIONS	26	26	29,488,566	33,681,149	4,192,583
CREDIT UNIONS	68	65	120,171,008	135,256,869	15,085,861
INDUSTRIALS	36	36	365,207,153	391,340,368	26,133,215
TRUST COMPANIES	6	6	1,244,805,935	1,348,436,783	103,630,848
LICENSED LENDERS	140[1]	91[2]	121,046,708[1]	98,745,195[2]	(22,301,513)
BUREAU OF SECURITIES	1,575[3]	1,786[3]	1,536,501,075[4]	2,607,490,277[4]	1,070,989,202

[1]December 31, 1980
[2]December 31, 1981
[3]Issuers
[4]Amount authorized for sale in Nebraska

APPLICATION ACTIVITY
July 1, 1981, to June 30, 1982

BANK CHARTERS APPROVED

Name of Proposed Bank	Location	Date of Approval
Lindsay State Bank	Lindsay	12/24/81

BANK AUXILIARY TELLER OFFICES APPROVED

Name of Bank	Location	Date of Approval
Bank of Mead	Mead	04/14/82

INDUSTRIAL LOAN AND INVESTMENT COMPANY AUXILIARY OFFICES APPROVED

Name of Company	Location	Date of Approval
First of Omaha Savings Company	Omaha	04/28/82*

BANK APPLICATIONS FOR AUTHORITY TO ESTABLISH A TRUST DEPARTMENT APPROVED

Name of Bank	Location	Date of Approval
Bank of Bellevue	Bellevue	07/30/81
Southroads Bank of Bellevue	Bellevue	08/13/81
Southwest Bank of Omaha	Omaha	08/18/81
Farmers State Bank	Superior	11/13/81
Farmers Bank	Nebraska City	02/24/82
McDonald State Bank	North Platte	06/11/82

*Two separate locations applied for and approved.

COMMERCIAL BANK MEMBERS OF FEDERAL RESERVE SYSTEM

Name of Bank	Location
Citizens Bank	Bancroft
Deuel County State Bank	Chappell
Bank of Hartington	Hartington
Gateway Bank & Trust Co.	Lincoln
McDonald State Bank	North Platte
Farmers State Bank	Superior
Johnson County Bank	Tecumseh
Bank of Valley	Valley
Wahoo State Bank	Wahoo

COMMERCIAL BANKS
COMPARATIVE STATEMENT

	June 30, 1981 340 Banks	June 30, 1982 340 Banks
ASSETS:		
Cash and Due from Banks	$ 276,791,000	$ 277,892,000
U.S. Treasury Securities	502,996,000	589,088,000
Obligations of other U.S. Government Agencies and Corporations	396,920,000	493,522,000
Obligations of States and Political Subdivisions in the U.S.	438,869,000	490,272,000
All Other Securities	19,262,000	13,504,000
Loans and Discounts	3,012,186,000*	3,281,832,000**
Lease Financing Receivables	5,652,000	8,341,000
Bank Premises, Furniture and Fixtures	72,759,000	82,372,000
Other Real Estate	4,468,000	7,786,000
Other Assets	87,359,000	122,345,000
TOTAL ASSETS	$4,817,262,000	$5,366,954,000
LIABILITIES:		
Demand Deposits	$ 818,722,000	$ 744,735,000
Time and Savings Deposits	3,001,763,000	3,481,450,000
U.S. Government Deposits	5,544,000	6,758,000
Deposits of States and Political Subdivisions in the U.S	376,434,000	410,030,000
All Other Deposits	11,565,000	11,905,000
Certified and Officers' Checks	24,930,000	24,139,000
TOTAL DEPOSITS	$4,238,958,000	$4,679,017,000
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	44,166,000	85,356,000
Interest-Bearing Demand Notes Issued to the U.S. Treasury & Other Liabilities for Borrowed Money	10,980,000	19,340,000
Mortgage or Liens Payable	1,308,000	1,917,000
All Other Liabilities	58,075,000	70,500,000
TOTAL LIABILITIES	$4,353,487,000	$4,856,130,000
SUBORDINATED NOTES AND DEBENTURES	$ 6,651,000	$ 6,495,000
CAPITAL ACCOUNTS:		
Capital Stock	$ 95,748,000	$ 105,934,000
Surplus	165,900,000	182,009,000
Undivided Profits & Reserves	195,476,000	216,386,000
TOTAL CAPITAL ACCOUNTS	$ 457,124,000	$ 504,329,000
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	$4,817,262,000	$5,366,954,000

*Includes $216,502,000 in Federal Funds Sold
**Includes $242,806,000 in Federal Funds Sold

COMMERCIAL BANKS
INCREASE IN PAID-IN CAPITAL STOCK

Paid-In Capital Stock, June 30, 1981 . . $ 95,748,000
Net Increase Paid-In Capital Stock . . . . $ 9,866,820
Paid-In Capital Stock, June 30, 1982 . . $105,614,820

NAME OF BANK	LOCATION	INCREASE FROM	INCREASE TO
Citizens Bank	Bancroft	$ 60,000	$ 120,000
First Security Bank	Beatrice	120,000	160,000
Bank of Bellevue	Bellevue	564,125	1,564,125
Bank of Bertrand	Bertrand	100,000	300,000
Bank of Brule	Brule	200,000	400,000
State Bank of Bruchard	Burchard	25,000	75,000
Seven Valleys State Bank	Callaway	200,000	400,000
Jennings State Bank	Davenport	300,000	500,000
David City Bank	David City	264,000	528,000
Bank of Doniphan	Doniphan	400,000	500,000
Citizens State Bank	Dorchester	175,000	200,000
Richardson County Bank	Falls City	300,400	1,000,200
Fillmore County Bank	Geneva	200,900	400,000
First Security Bank	Holdrege	500,000	750,000
First State Bank	Hordville	100,000	200,000
First State Bank	Kimball	300,000	600,000
Bank of Nebraska	LaVista	421,610	457,570
Gateway Bank	Lincoln	1,414,310	2,216,350
Security State Bank	Madrid	50,000	100,000
Farmers Bank	Nebraska City	350,000	500,000
Commercial Bank	Nelson	400,000	500,000
North Platte State Bank	North Platte	650,000	1,040,000
Center Bank	Omaha	1,500,000	2,250,000
Douglas County Bank	Omaha	1,400,000	2,800,000
Southwest Bank	Omaha	1,300,000	1,500,000
Bank of Panama	Panama	25,000	100,000
Bank of the Midlands	Papillion	505,000	515,000
Farmers Bank	Prairie Home	50,000	100,000
State Bank of Scotia	Scotia	125,000	250,000
Spalding City Bank	Spalding	125,000	250,000
Farmers State Bank	Superior	250,000	500,000
Bank of Taylor	Taylor	200,000	400,000

COMMERCIAL BANKS
CAPITAL DEBENTURES ISSUED

Capital Debentures, . une 30, 1981 .....$6,651,000
Net Decrease .....(156,000)
Capital Debentures, une 30, 1982 .....$6,495,000

Name of Commercial Bank	Location	6/30/81	Increase/ 6/30/82	Decrease
Bank of Bellevue	Bellevue	442,000	442,000	0
Blair Bank	Blair	200,000	200,000	0
State Bank of Dannebrog	Dannebrog	91,000	175,000	84,000
Platte Valley Bank and Trust Company	Kearney	72,000	66,000	(6,000)
Citizens State Bank	Lincoln	255,000	250,000	(5,000)
Gateway Bank and Trust Company	Lincoln	585,000	564,000	(21,000)

Class	Number of Commercial Banks	Total Resources
I	9	0 - 2,499,000
II	47	2,500,000 - 4,999,000
III	103	5,000,000 - 9,999,000
IV	65	10,000,000 - 14,999,000
V	59	15,000,000 - 24,999,000
VI	57	25,000,000 - over

ANALYSIS OF CURRENT OPERATING EXPENSES AND EARNINGS OF COMMERCIAL BANKS FOR THE YEAR ENDING 1981 AS PERCENTAGE OF GROSS EARNINGS

GROUP NUMBER OF COMMERCIAL BANKS	I 9	II 47	III 103	IV 65	V 59	VI 57	ALL 340	YOUR BANK
Sources and Disposition of Income								
(1) Operating Income:								
(a) Interest and fees on loans	55.74	60.78	65.94	66.17	67.18	69.04	67.41	
(b) Interest on balance with depository institutions	.00	.30	.60	.31	.54	.39	.44	
(c) Income on Federal funds sold and securities purchased under agreements to resell	17.18	13.12	9.29	8.32	6.69	5.12	6.87	
(d) Interest on U.S. Treasury securities and on obligations of other U.S. Government agencies and corporations	21.42	19.20	17.05	17.79	17.28	13.69	15.81	
(e) Interest on obligations of States & political subdivisions in the U.S.	1.53	1.71	2.54	3.39	4.40	5.86	4.52	
(f) Income from all other securities	.00	.30	.26	.27	.25	.12	.20	
(g) Income from lease financing	.00	.00	.14	.03	.05	.14	.10	
(h) Income from fiduciary activities	.00	.00	.00	.00	.02	.48	.22	
(i) Service charges on deposit accounts	2.15	2.43	2.07	1.98	2.22	3.03	2.53	
(j) Other service charges, commissions, and fees	1.75	1.65	1.37	1.02	1.05	1.09	1.13	
(k) Other operating income	.23	.51	.74	.72	.32	1.04	.77	
(l) Total Operating Income	100%	100%	100%	100%	100%	100%	100%	100%
Reflected in Dollars	1,769,000	22,119,000	91,731,000	95,458,000	140,197,000	280,138,000	631,412,000	
(2) Operating Expenses:								
(a) Salaries and employee benefits	33.86	17.59	14.61	12.27	11.55	12.73	12.90	
(b) Interest on time certificates of de-								

posit of $100,000 or more	6.11	6.25	6.74	6.03	5.78	8.91	7.36
(c) Interest on other deposits	20.97	42.34	44.83	49.45	49.68	45.20	46.61
(d) Expense of Federal funds purchased and securities sold under agreements to repurchase	.51	.16	.66	.46	.63	1.31	.90
(e) Interest on demand notes (note balance) issued to the U.S. Treasury on other borrowed money	.00	.10	.04	.10	.34	.42	.28
(f) Interest on subordinated notes and debentures	.00	.09	.03	.04	.12	.13	.10
(g) Occupancy expense of bank premises, Net, and furniture and equipment expense	3.56	4.15	3.09	2.61	2.75	3.62	3.21
(h) Provision for possible loan losses	1.47	1.28	2.05	2.53	2.48	2.02	2.18
(i) Other operating expenses	10.40	9.54	7.93	7.00	6.98	8.14	7.74
(j) Total Operating Expenses	76.88	81.50	79.98	80.49	80.31	82.48	81.28
(3) Income Before Income Taxes and Securities Gains or Losses	23.12	18.50	20.02	19.51	19.69	17.52	18.72
(4) Applicable Income Taxes	3.05	4.40	6.08	6.13	6.20	4.76	5.46
(5) Income Before Securities Gains or Losses	20.07	14.10	13.94	13.38	13.49	12.76	13.26
(6) (a) Securities gains (losses), gross	(.06)	(.50)	(.39)	(1.49)	(.30)	(.62)	(.65)
(b) Applicable income taxes	.00	(.06)	(.10)	(.28)	(.13)	(.20)	(.18)
(c) Securities gains (losses), net	(.06)	(.44)	(.29)	(1.21)	(.17)	(.42)	(.47)
(7) Income Before Extraordinary Items	20.01	13.66	13.65	12.17	13.32	12.34	12.79
(8) Extraordinary Items, Net or Tax Effect	.00	.24	.02	.01	.00	(.05)	(.01)
(9) Net Income	20.01	13.90	13.67	12.18	13.32	12.29	12.78

ALLOCATION OF ASSETS, LIABILITIES, AND CAPITAL ACCOUNTS AS PERCENT OF TOTAL ASSETS JUNE 30, 1982

GROUP NUMBER OF COMMERCIAL BANKS	I 9	II 45	III 101	IV 67	V 56	VI 62	ALL 340	YOUR BANK
ASSETS:								
Cash and due from banks	9.13	5.07	5.31	4.31	4.66	5.64	5.18	
U.S. Treasury securities	13.40	11.22	11.78	11.80	11.26	10.30	10.98	
Obligations of other U.S. Government agencies and corporations	14.70	13.34	10.52	10.15	10.58	7.54	9.20	
Obligations of States and political subdivisions in the U.S.	3.99	2.58	5.26	7.59	8.99	11.37	9.14	
All other securities	.46	.36	.33	.39	.37	.12	.25	
Federal funds sold and securities purchased under agreements to resell	10.68	8.67	7.57	5.80	4.38	2.91	4.52	
Loans and discounts	46.92	55.92	56.31	56.70	56.30	56.96	56.61	
Lease financing receivables	.00	.11	.19	.02	.08	.22	.16	
Bank premises, furniture and fixtures, and other assets representing bank premises	.59	1.14	1.27	1.17	1.19	1.93	1.53	
Other real estate	.00	.09	.08	.09	.14	.19	.15	
All other assets	.13	1.50	1.38	1.98	2.05	2.82	2.28	
TOTAL ASSETS	100%	100%	100%	100%	100%	100%	100%	100%
LIABILITIES:								
Demand deposits	41.91	16.00	13.89	13.16	12.22	14.53	13.88	
Time and savings deposits	29.43	60.90	61.59	66.52	66.22	65.19	64.86	
U.S. Government deposits	.05	.10	.11	.08	.15	.14	.13	
Deposits of States and political subdivisions in the U.S.	8.52	11.30	11.39	8.52	8.15	5.73	7.64	
All other deposits	.00	.22	.35	.14	.17	.24	.22	
Certified and officers' checks	.22	.21	.48	.28	.44	.52	.45	
TOTAL DEPOSITS	80.13	88.73	87.81	88.70	87.35	86.35	87.18	
Federal funds purchased and securities sold under repurchase agreements	.00	.38	.82	.60	1.56	2.26	1.59	
Interest-bearing demand notes issued to U.S. Treasury & other liabilities for borrowed money	.00	.02	.23	.11	.44	.47	.35	
Mortgage indebtedness and liability for capitalized leases	.00	.00	.02	.00	.02	.06	.04	

All other liabilities	.09	.64	.72	1.03	1.16	1.71	1.31	
TOTAL LIABILITIES	80.22	89.77	89.60	90.44	90.53	90.85	90.48	
SUBORDINATED NOTES AND DEBENTURES	.00	.17	.05	.05	.15	.15	.12	
CAPITAL ACCOUNTS:								
Capital stock	2.04	1.95	1.93	1.80	1.80	2.12	1.97	
Surplus	5.68	4.09	4.12	3.46	3.36	3.10	3.39	
Undivided profits and reserves	12.06	4.02	4.30	4.25	4.16	3.78	4.04	
TOTAL CAPITAL ACCOUNTS	19.78	10.06	10.35	9.51	9.32	9.00	9.40	
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	100%	100%	100%	100%	100%	100%	100%	100%

STATISTICS REGARDING COMMERCIAL BANKS
1897 to June 30, 1982

Year	In Operation	Total Capital Surplus Undivided Profits and Capital Reserve	Total Deposits	Total Assets
1897	320	$ 9,321,526	$ 13,902,940	$ 23,670,864
1898	324	9,112,456	18,225,180	27,680,475
1899	339	7,895,874	18,740,754	27,053,693
1900	347	8,215,314	22,499,021	30,683,955
1901	381	8,555,074	27,634,116	36,297,246
1902	429	9,987,372	31,279,615	41,350,747
1903	459	9,986,483	33,596,040	44,678,440
1904	482	10,649,382	36,764,743	48,608,440
1905	530	11,926,588	49,047,081	62,193,973
1906	563	12,257,299	54,113,470	67,977,826
1907	601	13,625,641	60,783,452	76,167,880
1908	615	14,376,722	62,583,790	78,719,474
1909	659	15,727,371	71,647,454	89,134,446
1910	664	16,581,971	70,172,423	88,836,697
1911	669	17,134,008	72,192,000	91,893,258
1912	695	18,602,383	80,631,192	102,569,968
1913	715	19,479,801	89,228,696	112,791,202
1914	765	21,463,151	91,393,643	117,634,172
1915	805	23,523,919	111,119,961	141,703,258
1916	845	25,802,915	158,240,184	193,208,902
1917	923	29,365,323	204,175,998	256,277,509
1918	942	31,401,671	231,560,771	277,394,621
1919	1,002	36,079,610	270,505,130	325,554,901
1920	1,022	38,266,672	246,604,458	309,707,591
1921	987	34,705,961	210,627,624	268,017,163
1922	955	33,244,250	231,582,121	285,249,243
1923	937	32,883,200	237,552,204	284,897,103
1924	920	32,814,742	262,132,117	310,734,386
1925	879	30,767,239	272,564,233	320,826,854
1926	837	30,288,177	267,390,928	313,407,077
1927	855	29,212,913	266,707,861	310,318,622
1928	726	27,976,756	244,660,162	284,070,749
1929	647	25,875,885	187,394,417	222,769,134
1930	580	23,487,536	138,105,586	167,722,915
1931	472	16,727,262	86,421,090	109,621,464
1932	430	15,140,042	62,867,165	84,517,404
1933	381	14,298,072	57,563,987	72,505,998
1934	309	11,324,328	66,540,391	78,269,301
1935	302	11,307,447	69,116,798	80,831,084
1936	301	11,809,016	74,919,950	87,084,090
1937	296	11,466,639	69,261,285	81,639,898
1938	293	11,621,199	65,573,363	78,140,675
1939	288	12,143,888	69,971,473	81,196,369
1940	284	12,339,863	77,092,644	89,525,065
1941	285	12,884,569	84,936,767	99,040,764
1942	273	13,224,408	134,614,252	147,895,224
1943	275	14,271,379	195,819,709	210,153,432

Year	In Operation	Total Capital, Surplus Undivided Profits and Captial Reserve	Total Deposits	Total Assets
1944	278	15,439,463	232,311,061	248,027,844
1945	279	16,330,905	261,960,097	278,379,583
1946	282	18,007,659	334,006,685	352,474,541
1947	282	19,839,672	374,999,948	395,523,900
1948	283	21,741,533	367,477,421	389,682,165
1949	283	24,092,119	354,590,644	379,227,765
1950	287	26,510,366	352,452,505	379,771,197
1951	288	28,772,019	375,394,337	404,909,136
1952	287	30,140,895	392,552,248	425,581,807
1953	289	32,934,902	411,170,139	447,965,252
1954	290	37,042,727	414,773,669	453,268,269
1955	292	39,647,391	408,991,675	451,091,638
1956	293	42,536,145	390,189,854	434,790,998
1957	292	44,944,995	394,979,382	443,503,815
1958	293	48,447,514	415,986,871	467,411,647
1959	295	51,525,789	471,421,079	526,906,743
1960	299	56,723,400	465,951,000	528,210,800
1961	300	60,069,000	500,059,000	564,145,000
1962	301	65,755,000	548,373,000	618,917,000
1963	300	68,980,000	601,454,000	679,710,000
1964	303	77,105,000	654,189,000	741,548,000
1965	304	79,705,803	665,398,095	755,454,341
1966	305	85,584,536	724,470,433	821,238,073
1967	308	92,030,994	791,340,315	893,556,155
1968	308	99,159,681	895,981,916	1,007,600,518
1969	311	109,021,675	1,042,536,046	1,176,376,874
1970	312	121,707,930	1,121,140,134	1,275,660,872
1971	312	134,227,083	1,296,993,158	1,465,787,359
1972	316	151,449,647	1,477,030,337	1,673,205,709
1973	322	171,160,456	1,792,977,624	2,015,843,534
1974	324	196,611,779	2,018,984,528	2,341,434,558
1975	328	221,199,058	2,314,527,530	2,604,661,952
1976	329	250,786,000	2,553,728,000	2,844,969,000
1977	322	280,084,000	2,781,804,000	3,122,977,000
1978	335	313,575,000	3,191,859,000	3,550,011,000
1979	336	353,489,000	3,462,379,000	3,895,422,000
1980	340	406,851,000	3,774,973,000	4,268,013,000
1981	340	457,124,000	4,238,958,000	4,817,262,000
1982	340	504,329,000	4,679,017,000	5,366,954,000

COMMERCIAL BANKS

STATE AND NATIONAL BANKS AUTHORIZED TO OPERATE WITH FULL TRUST POWERS

Name of Bank	Location
The Guardian State Bank	Alliance
The Farmers State Bank and Trust Co.	Aurora
First Security Bank & Trust Company	Beatrice
The Beatrice National Bank and Trust Co.	Beatrice
First National Bank and Trust Company	Beatrice
Bank of Bellevue	Bellevue
Southroads Bank of Bellevue	Bellevue
Nebraska State Bank	Broken Bow
Bank of Burwell	Burwell
First National Bank of Chadron	Chadron
First National Bank and Trust Co.	Columbus
Citizens Bank and Trust Company	Columbus
Columbus Bank and Trust Company	Columbus
Cozad State Bank	Cozad
First Bank and Trust Company	Crete
Citibank & Trust Co.	Crete
Bank of Elkhorn	Elkhorn
Richardson County Bank and Trust Co.	Falls City
First National Bank of Fremont	Fremont
Fremont National Bank & Trust Co.	Fremont
Geneva State Bank	Geneva
Gering National Bank	Gering
Gothenburg State Bank	Gothenburg
Commercial National Bank and Trust Co.	Grand Island
First National Bank	Grand Island
Five Points Bank	Grand Island
Overland National Bank and Trust Co.	Grand Island
Home State Bank and Trust Co.	Humboldt
Chase County Bank and Trust Co.	Imperial
Farmers and Merchants Bank	Imperial
First National Bank of Kearney	Kearney
Kearney State Bank & Trust	Kearney
Platte Valley State Bank and Trust Co.	Kearney
Lexington State Bank and Trust Co.	Lexington
The Farmers State Bank and Trust Co.	Lexington
Citibank and Trust Co.	Lincoln
First National Bank and Trust Co.	Lincoln
Gateway Bank and Trust Co.	Lincoln
National Bank of Commerce Trust and Savings	Lincoln
Union Bank and Trust Company	Lincoln
Bank of Madison	Madison
First National Bank of McCook	McCook
McCook National Bank	McCook
Minden Exchange Bank and Trust Company	Minden
Farmers Bank	Nebraska City
National Bank of Neligh	Neligh
DeLay First National Bank and Trust Co.	Norfolk
American Security Bank	North Platte
First National Bank	North Platte
McDonald State Bank	North Platte
North Platte State Bank	North Platte
Keith County Bank and Trust Co.	Ogallala
Douglas County Bank of Omaha	Omaha
First National Bank of Omaha	Omaha
Northwestern National Bank	Omaha
The Omaha National Bank	Omaha
Southwest Bank of Omaha	Omaha

Name of Bank	Location
The United States National Bank of Omaha	Omaha
Nebraska State Bank	Ord
Bank of Papillion	Papillion
Citizens Bank and Trust Co.	St. Paul
Schuyler State Bank	Schuyler
Scottsbluff National Bank	Scottsbluff
Farmers State Bank	Superior
The State National Bank of Wayne	Wayne
York State Bank	York

TRUST COMPANIES
LICENSED UNDER THE NEBRASKA STATUTES

Name of Trust Company	Location
Grand Island Trust Company	Grand Island
Guaranty Trust Company	Kearney
North Platte Trust Company	North Platte
First Northwestern Trust Company of Nebraska	Omaha
Swanco Trust Company	Waterloo
First Trust Company	York

TRUST COMPANIES
COMPARATIVE STATEMENT

	June 30, 1981 Six Companies	June 30, 1982 Six Companies
ASSETS:		
Cash and due from banks	$ 4,177,958.51	$ 2,413,098.97
Bonds	5,257,237.66	4,308,801.27
Stocks	282,494.61	449,894.89
Deposit with Department of Banking	113,000.00	114,386.23
Notes and Debentures	2,200,550.77	2,152,928.41
Insurance Accounts Receivable	75,677.00	0
Mortgage Loans on City Property	705,302.39	550,327.09
Mortgage Loans on Farm Property	181,750.00	119,132.32
Office Building, Furniture & Fixtures	313,206.67	298,935.52
Other assets	516,226.79	503,461.59
SUBTOTAL	$ 13,823,404.40	$ 10,910,966.29
TRUSTS:		
Trust Securities held	$1,223,677,088.79	$1,332,688,156.38
Trust Funds Held for Distribution or Investment	7,305,442.15	4,837,660.65
TOTAL TRUSTS	$1,230,982,530.94	$1,337,525,817.03
TOTAL	$1,244,805,935.34	$1,348,436,783.32
LIABILITIES:		
Investors Accounts	$ 1,783,564.92	$ 1,611,498.06
Incomplete Loans	0	0
Bills Payable	7,034,309.65	4,672,112.95
Accounts Payable	184,370.50	15,183.99
Reserve for Taxes, Depreciation, Interest, etc.	364,000.08	220,929.88
Capital	1,360,000.00	1,360,000.00
Surplus	541,068.73	600,357.63
Undivided Profits	1,923,482.42	2,068,345.76
Other Liabilities	632,608.10	362,538.02
SUBTOTAL	$ 13,823,404.40	$ 10,910,966.29
TRUSTS:		
Securities and Funds due various Trusts	1,230,982,530.94	1,337,525,817.03
TOTAL	$1,244,805,935.34	$1,348,436,783.32
Total Amount of Securities held for Safe Keeping Only	$ 16,565,802.64	$ 14,474,413.07

INDUSTRIAL LOAN AND INVESTMENT COMPANIES LICENSED UNDER THE NEBRASKA STATUTES

Name of Industrial	Location
Western Nebraska Savings Company	Alliance
First Security Savings Company	Beatrice
Commerce Savings Company Columbus, Inc.	Columbus
First Savings Company of Fremont	Fremont
Pioneer Savings Company	Gering
Commercial Savings Company	Grand Island
First Savings Company	Grant Island
Sarpy County Savings Company	Gretna
First Savings Company of Hastings, Inc.	Hastings
First Investment Company	Kearney
First Savings Company of Kearney	Kearney
First State Savings Company	LaVista
First Savings Company of Lexington, Inc.	Lexington
Commerce Savings Company Lincoln, Inc.	Lincoln
Commonwealth Savings Company	Lincoln
First Savings Company of Lincoln	Lincoln
Lincoln Savings Company	Lincoln
Northeast Savings & Investment Company	Lincoln
Postal Savings Company	Lincoln
State Security Savings Company	Lincoln
Louisville State Savings Company	Louisville
First Savings Company of Norfolk	Norfolk
American State Savings Company	North Platte
American Savings Company	Omaha
Drum Savings and Investment Company	Omaha
First of Omaha Savings Company	Omaha
Industrial Savings Company	Omaha
Mutual Savings Company of Omaha	Omaha
First Nebraska Savings Company	Papillion
State Savings Company	Schuyler
Commerce Savings Company Scottsbluff, Inc.	Scottsbluff
Scottsbluff Savings Company	Scottsbluff
First Savings Company of Sidney	Sidney
Liberty Savings Company	Waverly
First Savings Company of Wayne	Wayne
First Savings Company of York	York

INDUSTRIAL LOAN AND INVESTMENT COMPANIES
COMPARATIVE STATEMENT

	June 30, 1981 36 Companies	June 30, 1982 36 Companies
ASSETS:		
Cash and due from Banks	$ 18,961,671	$ 22,287,751
U.S. Government Obligations	11,563,953	11,873,813
Municipal Obligations	2,545,961	4,459,840
Other Securities	10,398,021	13,190,826
Corporate Stocks	8,964,014	7,282,528
Loans and Discounts	273,751,506	281,865,800
Fixed Assets	777,383	4,629,030
Other Real Estate Including Real Estate Sold on Contract	18,597,430	18,783,023
Investments and Other Assets Indirectly Representing Office Building or Other Real Estate	5,558,285	6,653,727
Repossessions	57,158	192,402
Other Assets	14,031,771	20,121,328
TOTAL ASSETS	$365,207,153	$391,340,368
LIABILITIES:		
Certificates of Indebtedness, fully paid	$263,502,206	$293,947,398
Installment Contract for purchase of Certificates	40,818,400	41,163,874
Total Certificates	304,320,606	335,111,272
Bills Payable, Rediscounts and Other Liabilities for Borrowed Money	1,814,109	4,951,302
Mortgages or Liens on Buildings or Other Real Estate Including Real Estate Sold on Contract	2,050,538	1,848,864
Dealers Reserves	123,769	103,637
Gross Charges on Direct Loans	7,363,289	3,119,913
Discounts Collected but not Earned	1,319,619	459,948
Other Liabilities	7,863,980	5,706,670
TOTAL LIABILITIES	$324,855,910	$351,301,606
RESERVES ON LOANS AND SECURITIES:		
Reserve for Bad Debt Losses on Loans	$ 1,516,729	$ 1,584,767
Other Reserves on Loans	11,276	none
Reserves on Securities	10,000	11,901
TOTAL RESERVES ON LOANS AND SECURITIES	$ 1,538,005	$ 1,596,668
CAPITAL ACCOUNTS:		
Capital Notes & Debentures	$ 6,592,124	$ 5,768,441
Capital Stock	11,210,818	11,201,818
Surplus	16,505,569	19,829,838
Undivided Profits	4,359,721	1,531,320
Reserve for Contingencies	145,006	110,677
TOTAL CAPITAL ACCOUNTS	$ 38,813,238	$ 38,442,094
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	$365,207,153	$391,340,368

SAVINGS AND LOAN ASSOCIATIONS CHARTERED UNDER THE NEBRASKA STATUTES

Equitable Savings and Loan Association, Columbus
Branch Offices: 416 State Street, Albion
27th Avenue and 23rd Street, Columbus
462 5th Street, David City

Nebraska Savings and Loan Association, Fremont
Branch Offices: 721 West Main, Alma
1411 L Street, Franklin
702 East Douglas Street, O'Neill
1409 Washington, Blair
348 Broadway Street, Imperial
501 North Colorado St., Minden
431 Gateway Street, Elkhorn
204 West 31 Street, Kearney
606 North Webster, Red Cloud
23rd and Bell, Fremont
1409 O Street, Lincoln
1405 East 23rd Street, Fremont
Third & East Avenue A, Ogallala

Mobile Offices: Alma, Arapahoe, Crawford, Gordon, Hay Springs, Oxford, Red Cloud, and Rushville

Equitable Building and Loan Association, Grand Island
Branch Offices: Second & Pine Streets, Grand Island
1723 South Locust Street, Grand Island

Madison County Building and Loan Association, Madison

Conservative Savings and Loan Association, Omaha
Branch Offices: 8707 West Center Road, Omaha
Highway 50 & U Street, Omaha
1614 Harney Street, Omaha

Metropolitan Building and Loan Association, Omaha

Occidental Savings and Loan Association, Omaha
Branch Offices: 7315 Cass Street, Omaha
4702 South 24 Street, Omaha
8820 Arbor Street, Omaha
1822 Douglas Street, Omaha
8905 Maple Street, Omaha

Tecumseh Building and Loan Association, Tecumseh

SAVINGS AND LOAN ASSOCIATIONS
COMPARATIVE STATEMENT

Resources	June 30, 1981 11 Associations	June 30, 1982 8 Associations
ASSETS:		
Mortgage loans outstanding	$624,730,631	$535,794,243
Loans on savings accounts	11,148,862	6,110,718
Other loans	5,532,839	5,657,476
Real estate owned or in judgment	212,924	1,006,671
Cash and demand deposits	4,436,048	4,168,554
Liquid investments	57,803,108	61,768,703
Other investment securities	5,995,103	4,957,864
FHLB Stock	6,381,100	5,869,800
Fixed assets (net)	9,245,911	7,891,924
Other assets	3,869,058	5,395,539
TOTAL ASSETS	$729,355,584	$638,621,492
LIABILITIES:		
Time Certificate:		
($100,000 denominations or more)	$ 10,568,470	$ 8,391,166
Time Certificate	520,163,797	464,022,866
Now Account	2,606,596	3,417,142
All other savings	79,881,413	59,103,672
Borrowed money	55,815,253	55,881,879
Loans in process	7,117,804	4,581,802
Advance payments for taxes & insurance	5,355,520	4,974,690
Deferred Credits	1,405,633	1,720,662
Other liabilities	3,829,492	5,111,877
TOTAL LIABILITIES	$686,743,978	$607,205,756
NET WORTH:		
Permanent stock	$ 0	$ 0
Paid-in surplus	0	0
General reserves	24,373,797	20,696,947
Undivided profits	18,788,274	12,823,885
Net undistributed income	(550,465)	(2,105,096)
TOTAL NET WORTH	42,611,606	31,415,736
TOTAL LIABILITIES & NET WORTH	$729,355,584	$638,621,492

COOPERATIVE CREDIT ASSOCIATIONS
LICENSED UNDER THE NEBRASKA STATUTES

Name of Cooperative Credit Association	Location
Archer Cooperative Credit Association	Archer
Arthur County Cooperative Credit Association	Arthur
Bellwood Cooperative Credit Association	Bellwood
Chapman Cooperative Credit Association	Chapman
Cordova Cooperative Credit Association	Cordova
Cotesfield Cooperative Credit Association	Cotesfield
Creston Cooperative Credit Association	Creston
Dwight Cooperative Credit Association	Dwight
Eddyville Cooperative Credit Association	Eddyville
Farwell Cooperative Credit Association	Farwell
Fordyce Cooperative Credit Association	Fordyce
Glenvil Cooperative Credit Association	Glenvil
Lewiston Cooperative Credit Association	Lewiston
Lincoln Cooperative Credit Association	Lincoln
Lincoln Postal Cooperative Credit Association	Lincoln
Lincoln Telephone Employees Cooperative Credit Association	Lincoln
Maxwell Cooperative Credit Association	Maxwell
Meadow Grove Cooperative Credit Association	Meadow Grove
Page Cooperative Credit Association	Page
Farmers Cooperative Credit Association	Saronville
Upland Cooperative Credit Association	Upland
Venango Cooperative Credit Association	Venango
Weston Cooperative Credit Association	Weston
Winnetoon Cooperative Credit Association	Winnetoon
Wynot Cooperative Credit Association	Wynot

COOPERATIVE CREDIT ASSOCIATIONS
COMPARATIVE STATEMENT

	June 30, 1981 26 Associations	June 30, 1982 26 Associations
ASSETS:		
Cash and Due from Banks	$ 3,563,010	$ 4,122,594
U.S. Bonds - Direct and Guaranteed	4,370,662	4,889,683
Obligations of Political Subdivisions	123,930	142,560
Other Bonds	995,241	1,128,588
Loans and Discounts	15,776,799	17,428,416
Fixed Assets	189,461	234,916
Other Assets	4,469,463	5,734,392
TOTAL ASSETS	$ 29,488,566	$ 33,681,149
LIABILITIES:		
Demand Deposits	$ 9,232,773	$ 9,761,374
Time and Savings Deposits	12,707,028	15,664,928
Deposits of Political Subdivisions	1,001,256	1,153,352
Deposits of U.S.	1,498	1,487
Other Deposits, including Officers Checks	12,477	9,250
TOTAL DEPOSITS	$ 22,955,032	$ 26,590,391
Bills Payable	111	230
Other Liabilities	223,231	360,771
SUBTOTAL	$ 23,178,374	$ 26,951,392
Guaranty Fund	1,323,801	1,508,896
Undivided Profits	1,261,110	1,431,804
Reserves	86,544	116,284
TOTAL GUARANTY FUND, UNDIVIDED PROFITS, & RESERVES	$ 2,671,455	$ 3,056,984
Members' Share Accounts	3,638,737	3,672,773
TOTAL LIABILITIES	$29,488,566	$33,681,149

CREDIT UNIONS
CHARTERED UNDER THE NEBRASKA STATUTES

Name of Credit Union	Location
Alliance Railroad Employees Credit Union	Alliance
Store Kraft Employees Credit Union	Beatrice
Behlen Employees Credit Union	Columbus
Dale Employees Credit Union	Columbus
NPPD Employees Credit Union	Columbus
Dodge County Government Employees Credit Union	Fremont
Fremont Hormel Employees Credit Union	Fremont
Associated Savers Credit Union	Grand Island
Grand Island Government Employees Credit Union	Grand Island
Bankers Life Insurance Company Employees Credit Union	Lincoln
Burlington Employees Credit Union	Lincoln
City-County Employees Credit Union	Lincoln
Good News Employees Credit Union	Lincoln
Government Employees Credit Union	Lincoln
Construction Industries Credit Union	Lincoln
Journal-Star Employees Credit Union	Lincoln
LSC Employees Credit Union	Lincoln
Labor Department Credit Union	Lincoln
Lincoln S. D. A. Credit Union	Lincoln
Nebraska Rural Electric Association Credit Union	Lincoln
Nebraska State Employees Credit Union	Lincoln
Nebraska Teachers Credit Union	Lincoln
OMC Employees Credit Union	Lincoln
Woodmen Co-Operative Credit Union	Lincoln
Xelan Credit Union of the Health Professions	Lincoln
North Platte Union Pacific Employees Credit Union	North Platte
Beebe & Runyan Credit Union	Omaha
Cudahy Employees Credit Union	Omaha
D. H. Food Employees Credit Union	Omaha
Educators Credit Union	Omaha
F. C. E. Credit Union	Omaha
Falstaff Brewing Corporation Credit Union	Omaha
First Nebraska Credit Union	Omaha
Gate City Steel Employees Credit Union	Omaha
Guarantee Mutual Employees Credit Union	Omaha
Holy Name Credit Union	Omaha
Lozier Employees Credit Union	Omaha
Midwest Industrial Credit Union	Omaha
Mobil Employees Credit Union	Omaha
Mutual of Omaha Company's Credit Union	Omaha
Nebraska Lutheran Credit Union	Omaha
Northwest Diocesan Credit Union	Omaha
O.G.E. Credit Union	Omaha
O'Keefe Elevator Company Credit Union	Omaha
Omaha Burlington Employees Credit Union	Omaha
Omaha Firefighters Credit Union	Omaha
Our Family Social Credit Union	Omaha
Paxton-Mitchell Credit Union	Omaha
Philips Stores Inc. Employees Credit Union	Omaha
Philoma Credit Union	Omaha
Physicians Mutual Credit Union	Omaha
Post Office Credit Union	Omaha
St. Joseph Hospital Credit Union	Omaha
Sidles Credit Union	Omaha
Skinner Employees Credit Union	Omaha
Standard Chemical Employees Credit Union	Omaha
U. S. D. A. Employees Credit Union	Omaha
Utilities Employees Credit Union	Omaha
World Herald Employees Credit Union	Omaha
World Insurance Employees Credit Union	Omaha

Name of Credit Union	Location
Spencer Food Employees Credit Union	Schuyler
Cooperative Employees Credit Union	Scottsbluff
H. B. E. Credit Union	Seward
Dakota County Credit Union	South Sioux City
Valmont Employees Credit Union	Valley

CREDIT UNIONS
COMPARATIVE STATEMENT

Resources	June 30, 1981 68 Credit Unions	June 30, 1982 65 Credit Unions
ASSETS:		
Total loans to members	$ 82,916,717.44	$ 85,167,273.88
All other loan accounts	85,981.48	76,662.79
(Less) allowance for loan losses	(23,560.22)	744.54
Cash	1,299,800.77	2,083,588.39
U.S. Government obligations	7,413,824.94	1,882,022.50
Federal agency securities	6,005,327.99	12,716,274.74
Common trust investments	3,255,910.37	1,427,899.02
Shares & cert. in corporate centrals	11,859,432.34	22,139,393.06
Shares, deposits & cert. in banks, S & L's	3,987,454.88	6,537,973.32
Shares, & cert. in other CU's	20,637.54	48,309.88
Loans to other credit unions	126,122.32	95,000.00
Shares in Central Liquidity Facility	170,745.39	198,522.84
All other investments	662,166.96	417,064.72
(Less) allowance for investment losses	(2,000.00)	17,000.00
Land & building (net of depreciation)	1,210,481.76	1,160,904.28
Other fixed assets	265,128.68	260,294.52
All other assets	916,835.67	1,063,429.97
TOTAL ASSETS	$120,171,008.31	$135,256,869.37
LIABILITIES & EQUITY:		
Promissory notes	503,051.25	246,465.50
Reverse Repurchase Agreements	0	0
Other notes/Interest payable	366,366.53	170,294.14
Accounts payable	240,536.46	534,533.65
Dividends payable	(39,135.07)	(201,007.72)
All other liabilities	109,467.42	600,986.31
Total savings/shares	108,410,280.53	121,645,349.71
Regular/statutory reserve	6,699,330.00	7,598,960.88
Investment Valuation reserve	66,250.00	66,249.91
Other reserves	1,460,022.86	1,821,230.44
Undivided earnings	2,354,838.33	2,773,806.55
TOTAL LIABILITIES & EQUITY	$120,171,008.31	$135,256,869.37

CONSUMER FINANCE DIVISION

SCHEDULE REFLECTING THE DIVISION'S FINANCIAL TRANSACTIONS

Year	Income	Expense	Contribution to General Fund	Surplus
1941	$14,320.09	$ 3,767.40		$10,552.69
1942	8,638.24	11,213.61		7,977.32
1943	10,871.20	9,731.23		9,117.29
1944	8,086.00	8,826.89		8,376.40
1945	8,424.00	9,416.29		7,384.11
1946	8,332.00	11,689.99		4,026.12
1947	11,623.00	7,847.18		7,801.94
1948	10,766.00	7,021.62		11,546.32
1949	10,130.11	6,912.11		14,764.32
1950	10,221.00	6,857.32		18,128.00
1951	9,696.00	10,820.79		17,003.21
1952	9,813.00	8,190.23		18,625.98
1953	11,077.00	9,402.68		20,300.30
1954	12,939.40	16,116.16		17,123.54
1955	17,662.95	17,851.71		16,934.78
1956	16,646.00	21,794.38		11,786.40
1957	19,416.50	23,949.95		7,252.95
1958	20,474.80	22,475.19		5,252.56
1959	21,863.00	20,536.73		6,578.83
1960	21,527.40	16,026.51		12,079.72
1961	22,405.00	9,107.74		25,376.98
1962	22,779.00	16,032.28		32,123.70
1963	26,826.92	20,557.22	$24,651.57	13,741.83
1964	30,074.63	19,612.53		24,203.93
1965	25,549.40	17,948.23		31,805.10
1966	27,976.00	20,287.68		29,493.42
1967	30,305.00	23,112.46		46,685.96
1968	23,444.00	24,967.12		45,162.84
1969	22,655.00	31,911.03		35,906.81
1970	29,265.15	40,147.91		25,024.05
1971	28,860.00	39,095.95		16,186.10
1972	28,194.00	34,828.10		9,552.00
1973	41,086.00	47,576.11		3,061.89
1974	49,372.17	50,092.76		2,341.30
1975	57,773.00	41,944.48		18,169.82
1976	62,386.00	50,371.67		30,184.15
1977	64,409.89	39,351.17		55,242.87
1978	59,556.79	63,480.66		51,319.00
1979	61,771.06	80,992.58		32,097.48
1980	76,119.15	90,014.54		18,202.09
1981	84,860.43	72,308.88		30,753.64

CONSUMER FINANCE DIVISION
BALANCE SHEET

	December 31, 1980		December 31, 1981	
	Accounts	Amounts	Accounts	Amounts
ASSETS				
Installment Loans	73,975	$119,177,339	55,308	$97,273,867
Cash		427,424		484,225
Real Estate		88,720		458,020
Equipment		588,068		463,607
Deferred Charges		303,498		33,303
Unamortized Organization Expense		10,346		95,202
Unamortized Cost of Finance Expense		24,705		15,240
Other Assets		426,608		(78,269)
TOTAL ASSETS		$121,046,708		$98,745,195
LIABILITIES AND NET WORTH:				
Liabilities		$108,755,936		$89,926,711
Net Worth		12,290,772		8,818,484
TOTAL LIABILITIES & NET WORTH		$121,046,708		$98,745,195

CONSUMER FINANCE DIVISION
INCOME AND EXPENSE

December 31, 1981

GROSS INCOME:		
Interest Collected	$18,136,564	
Collections on Charged Off Accounts	555,051	
Other Income	375,761	$19,067,377
EXPENSE:		
Advertising	$ 209,850	
Auditing	38,072	
Bad Debts or Reserve for Losses	2,842,859	
Depreciation	168,562	
Fidelity Bonds	5,374	
Insurance	51,049	
Legal Fees	159,745	
Postage and Express	224,523	
Printing and Supplies	126,196	
Recording Fees	16,977	
Rent, Light, Heat and Janitor	541,253	
Salaries of Officers, Partners or Owner	89,485	
Salaries of Employees	3,601,280	
Taxes - Income Taxes	(375,962)	
All Other Taxes and License Fees	247,788	
Telephone and Telegraph	394,987	
Travel	145,948	
Other Expenses	$2,788,529	$11,276,515
NET EARNINGS BEFORE INTEREST PAID		$ 7,790,861
Interest Paid on Borrowed Money		11,878,518
NET EARNINGS AFTER INTEREST PAID		($ 4,087,657)

CONSUMER FINANCE DIVISION

DATA WITH REFERENCE TO SMALL LOAN COMPANIES

Year	Number of Licensees	Number of Loans Outstanding	Loans Outstanding	Gross Interest
1941	138	47,168	$ 7,200,608	$ 1,432,283
1942	96	36,023	4,330,999	1,160,421
1943	90	23,717	3,235,519	851,087
1944	92	21,978	3,653,342	979,606
1945	107	22,624	4,361,124	1,100,175
1946	118	33,730	7,535,482	1,567,577
1947	143	42,196	9,943,802	2,401,427
1948	142	48,997	11,736,953	2,978,030
1949	139	52,479	12,481,683	3,299,514
1950	138	59,485	14,554,442	3,800,851
1951	139	61,660	16,491,712	4,198,861
1952	140	68,086	19,551,315	4,623,073
1953	154	72,416	20,126,864	5,332,589
1954	163	80,140	23,008,199	5,863,527
1955	169	88,004	26,570,478	6,377,530
1956	172	94,432	30,123,141	7,266,124
1957	182	99,104	34,224,615	8,004,463
1958	188	98,727	36,991,054	8,558,077
1959	188	102,941	42,358,604	8,980,248
1960	183	106,809	43,728,200	9,708,770
1961	188	111,987	47,310,000	10,108,245
1962	193	111,327	52,014,104	10,640,224
1963	209	112,762	56,041,041	11,464,157
1964	205	107,607	55,479,638	11,836,724
1965	208	113,974	65,305,028	13,624,450
1966	215	111,607	68,881,177	14,012,219
1967	211	112,129	72,095,572	14,473,590
1968	215	112,602	78,647,743	14,748,772
1969	205	124,274	87,676,719	16,373,631
1970	210	115,828	81,200,314	17,287,378
1971	191	98,497	92,153,622	16,578,808
1972	191	99,433	101,344,449	18,385,650
1973	189	92,465	98,507,352	19,280,553
1974	186	92,606	97,839,962	19,746,821
1975	179	85,471	95,529,209	18,847,456
1976	174	77,687	98,343,848	18,561,966
1977	167	80,464	100,199,494	18,526,017
1978	152	80,971	99,413,476	18,878,307
1979	158	81,719	128,140,636	24,229,701
1980	140	73,975	119,177,339	23,110,181
1981	91	55,308	97,273,867	19,067,376

Editor's Note: This report has been prepared from unaudited reports submitted by each installment loan licensee. The Department of Banking accepts no responsibility for the accuracy or completeness of this report.

CONSUMER FINANCE DIVISION
CLASSIFICATION OF LOANS MADE DURING THE YEAR

LOANS BY SIZE

Size of Loans	No. of Loans	Amount
Loans of $300 or less	801	$ 159,012
Loans of $300 to $1,000	5,255	3,546,439
Loans of $1,000 to $2,000	7,101	10,138,921
Loans of $2,000 to $3,000	3,141	7,665,960
Loans of $3,000 to $4,000	1,973	6,796,486
Loans of $4,000 to $5,000	739	3,307,582
Loans of $5,000 to $6,000	330	1,811,153
Loans of $6,000 to $7,000	661	4,485,406
Loans in excess of $7,000	831	11,781,611
	20,832	$49,692,570

LOANS BY TYPE OF SECURITY

Type of Security	No. of Loans	Amount
Household Goods	10,523	$19,700,661
Automobiles	2,738	6,483,685
Other Chattels	1,006	1,688,300
Unsecured	3,951	3,950,887
Co-maker Endorsed or Guaranteed	366	291,970
Wage Assignment	54	64,978
Real Estate	1,869	16,999,513
Other Consideration	325	512,576
	20,832	$49,692,570

CONSUMER FINANCE DIVISION

LITIGATION AGAINST BORROWERS

	Number of Accounts	Amount Due
Suits Instituted	806	$4,261,394
Judgments Obtained	610	856,893
Suits Settled Before Judgment	136	198,601
Suits Pending at End of Year	131	291.552

POSSESSION OF CHATTELS

	When In Use		When Not In Use	
	Number of Accounts	Loan Balance Due	Number of Accounts	Loan Balance Due
Household Goods	39	82,944	13	$ 43,092
Automobiles	34	96,498	33	118,754
Other Chattels	15	43,957	18	40,096

SALES OF CHATTELS

Number of Accounts	136	
Amount of Original Loans		$478,227
Loan Balance Due at Time of Sales		338,666
Interest Due at Time of Sales		14,792
Gross Proceeds of Sales		95,880
Expenses of Sales		9,896

INSURANCE PROCURED BY OR THROUGH LICENSEE

Type of Insurance	Number of Accounts	Premium Charged
Tangible Personal Property	6,915	$ 689,335
Health and Accident	15,530	946,327
Life	16,158	1,023,275
Other	34	9,039

BUREAU OF SECURITIES

FINANCIAL TRANSACTIONS AND SURPLUS IN THE CASH FUND

Year	Income	Securities Division Expense	Funds Used by Financial Agencies Division	Contribution to General Fund	Surplus
1939	6,193.2[illegible]	4,410.21			12,061.01
1940	7,145.17	6,320.01			12,841.17
1941	5,046.38	5,485.91			12,801.64
1942	4,141.40	3,000.04			13,543.00
1943	4,961.20	3,506.54			14,997.66
1944	5,631.50	4,750.09			15,879.07
1945	8,927.50	6,803.17			18,003.40
1946	13,864.61	7,891.25			23,976.76
1947	10,811.70	8,816.33			25,972.13
1948	9,461.55	9,718.56			25,715.12
1949	10,577.70	9,908.43			26,384.39
1950	14,348.55	12,528.28			28,204.66
1951	15,969.75	10,430.60			33,743.81
1952	17,960.80	14,243.64			37,460.97
1953	15,796.46	15,468.18			37,789.25
1954	20,094.00	16,122.16			41,671.09
1955	56,120.70	18,246.53			79,635.26
1956	36,925.13	27,312.29			89,248.10
1957	37,457.85	34,147.62			92,558.33
1958	44,217.40	18,310.37			118,456.36
1959	59,159.54	21,040.73		87,910.53	68,673.64
1960	56,094.98	32,489.95			92,278.67
1961	93,293.18	26,639.88	20,177.49		138,754.48
1962	84,195.11	24,665.39	22,870.20		175,414.00
1963	65,892.13	17,144.36	36,914.11	107,503.23	79,744.43
1964	73,040.12	14,720.10	53,040.82		85,023.63
1965	99,916.54	10,535.11	46,749.84		127,655.22
1966	122,601.30	27,695.45			222,561.07
1967	127,622.30	30,743.98			319,439.39
1968*	103,637.81	38,674.66			384,402.54
1969	282,825.92	41,039.48			626,188.98
1970	238,716.33	49,523.83		576,188.98	239,192.50
1971	196,323.68	57,317.86			378,198.32
1972	238,200.66	54,591.44		335,820.32	225,987.22
1973	303,244.12	53,510.25			475,721.09
1974	222,981.67	66,216.35	35,000.00		597,486.41
1975	294,903.68	92,669.49			799,720.60
1976	263,399.67	93,960.11		650,000.00	319,160.09
1977	348,187.64	114,168.09			553,179.64
1978	388,138.00	129,703.00			811,616.37
1979	644,667.74	137,669.27		1,000,000.00**	318,614.89
1980	1,382,922.90	217,895.99		1,000,000.00	483,641.80
1981	1,933,971.73	234,662.37		1,000,000.00	1,182,951.16
1982	2,731,443.50	241,846.20		2,500,000.00	1,172,548.46

*Adjusted from a calendar year reporting to a fiscal year beginning with the year 1967/1968.
**Adjusting figures for 1979, $1,000,000 not reported as transferred to General Fund.

BUREAU OF SECURITIES

ISSUERS

July 1, 1981 to June 30, 1982		
Applications Filed	1,905	
Applications Denied	(36)	
Applications Withdrawn for Cause	(83)	
Applications Issued		1,786

BROKER-DEALERS

July 1, 1981 to June 30, 1982			
Registrations in force July 1, 1981	333		
New Registrations	70		
Total Orders Entered During the Year		403	
Registrations Cancelled		(10)	
REGISTRATIONS IN FORCE JUNE 30, 1982			393

BUREAU OF SECURITIES

ISSUERS

Schedule of Issuers applications filed with the Bureau showing the number and amount of registration issued and the number of applications.

Year	Number Registrations Issued	Amount of Registrations Issued	Registrations Denied or Withdrawn
1939	30	$ 2,362,575	8
1940	41	2,883,400	4
1941	34	1,492,511	2
1942	32	1,260,800	1
1943	36	2,136,200	0
1944	35	2,646,000	0
1945	55	5,492,550	0
1946	80	9,459,847	4
1947	61	6,838,394	0
1948	67	5,485,750	1
1949	74	5,676,700	0
1950	86	8,850,404	0
1951	95	10,781,368	0
1952	102	11,271,391	0
1953	81	9,959,434	0
1954	117	12,688,352	1
1955	155	48,064,847	5
1956	152	26,417,011	9
1957	160	25,725,150	6
1958	168	32,838,450	6
1959	201	41,841,964	19
1960	239	38,676,160	52
1961	340	70,151,950	51
1962	253	60,093,300	8
1963	224	45,746,030	4
1964	270	51,546,333	0
1965	383	77,723,015	1
1966	349	100,690,421	0
1967	459	100,982,178	0
1968	692	192,940,066	1
1969	954	236,369,401	1
1970	722	178,185,790	4
1971	918	162,482,230	2
1972	1007	256,222,450	28
1974	634	129,563,116	103
1975	682	170,268,855	31
1976	964	231,153,028	0
1977	734	173,514,576	14
1978	818	234,362,503	28
1979	847	437,864,783	41
1980	1329	1,053,033,936	25
1981	1575*	1,536,501,075	67
1982	1786*	2,607,490,277	119

NOTE: Adjusted from a Calendar Year Reporting to a Fiscal Year Beginning with the year 1973/1974.

*Includes new, additional & renewals.

BUREAU OF SECURITIES

BROKER-DEALERS AND AGENTS

Schedule showing registration of
Broker-Dealers and Agents

Year	Broker-Dealers Number Registered	Number Denied	Cancelled For Cause	Agents Number Registered	Number Denied
1939	57	6	3	185	10
1940	65	0	1	165	0
1941	64	1	0	147	0
1942	54	0	0	112	0
1943	55	0	0	108	0
1944	59	0	0	104	0
1945	57	0	0	120	0
1946	61	0	0	168	0
1947	64	0	0	186	0
1948	67	0	0	196	0
1949	68	0	0	245	0
1950	75	0	0	262	0
1951	79	0	0	283	0
1952	83	0	0	297	0
1953	82	0	0	306	0
1954	89	0	0	345	0
1955	91	1	0	362	0
1956	94	2	0	427	0
1957	90	1	0	517	0
1958	94	4	2	563	0
1959	93	5	0	681	0
1960	94	2	0	769	0
1961	113	0	0	833	0
1962	120	0	1	720	21
1963	119	0	0	796	1
1964	122	0	0	977	1
1965	124	1	0	1,033	0
1966	138	0	0	1,106	0
1967	147	0	0	1,484	0
1968	177	0	0	1,418	0
1969	210	0	0	2,430	0
1970	237	0	0	1,964	0
1971	246	0	0	2,346	0
1972	264	0	0	2,614	1
1974	261	0	0	2,468	1
1975	238	0	0	1,661	0
1976	273	0	0	2,526	0
1977	272	0	0	2,534	0
1978	294*	0	13*	2,424	0
1979	309*	0	25	2,801	0
1980	320	0	24	3,276	0
1981	333	0	8	3,685	0
1982	393	0	10	5,843**	0

NOTE: Adjusted from calendar year reporting to fiscal year beginning with the year 1973/1974.

*Changed to show correct amount.
**Figure may be distorted due to conversion to computer.

BUREAU OF SECURITIES

BROKER-DEALERS
NEW 1981-1982 REGISTRATION

Name of Broker-Dealer	Location
Alpha Cash Management Fund	Atlanta, GA
American Exploration Securities Corp.	New York, NY
Ararat Securities, Inc.	Des Moines, IA
Arter Company, Inc.	Lincoln, NE
Axe-Houghton Money Market Fund	Tarrytown, NY
BC Investments, Inc.	Lincoln, NE
Bianchi Securities, Inc.	New York, NY
Bradford Broker Settlement, Inc.	New York, NY
Brooks Hamburger Satnick	New York, NY
Calvert Tax-Free Reserves	Washington, DC
Camoil Securities	New York, NY
Connecticut Mutual Financial Services, Inc.	Hartford, CT
Cralin & Co., Inc.	New York, NY
Delaware Tax-Free Money Fund	Philadelphia, PA
Delaware Treasury Reserves	Philadelphia, PA
Discount Brokerage Corp.	New York, NY
Dollar Reserves	New York, NY
Dominick & Dominick	New York, NY
First American National Securities	Tucker, GA
First City Financial Corp.	Hobbs, NM
First Financial Securities Inc.	Denver, CO
First Variable Rate Fund for Government Income, Inc.	Washington, DC
Fourth Street Tax Free Income Trust	Washington, DC
Fund for Government Investors, Inc.	Washington, DC
GEO Securities Corp.	Dallas, TX
Global Investor Securities, Inc.	Miami, FL
Golconda Investors, Ltd.	New York, NY
Heartland Securities, Inc.	Chicago, IL
Home Life Equity Sales Corp.	New York, NY
Hummer & Co., Wayne	Chicago, IL
IMS Variable Leverage Fund	Fountain Hills, AZ
INA Cash Fund	Wilmington, DL
IRI Securities Corp.	Bloomington, MN
Institutional Equity Corp.	Dallas, TX
Jeffries & Company, Inc.	Los Angeles, CA
Kapital Securities Corp.	Omaha, NE
Keenan & Clarey, Inc.	Minneapolis, MN
Legend Investments, Inc.	Lincoln, NE
Legg Mason Wood Walker	Baltimore, MD
Lowell H. Listrom & Co.	Kansas City, MO
Lowry Financial Services Corp.	Palm Beach, FL
MGIC Mortgage Securities Corporation	Milwaukee, WI
Midland Management Corp.	Minneapolis, MN
Milwaukee Co.	Milwaukee, WI
Minoco Programs, Inc.	Los Angeles, CA
Miyamoto Securities	Englewood, CO
North Star Bond Fund, Inc.	Minneapolis, MN
North Star Regional Fund	Minneapolis, MN
North Star Stock Fund, Inc.	Minneapolis, MN
Northeast Investors Growth Fund	Boston, MA
Offerman Money Market Fund	Minneapolis, MN
Overthrust Securities, Inc.	Denver, CO
PRO Fund, Inc.	Flourtown, PA
Penn Mutual Equity Services, Inc.	Philadelphia, PA
Philadelphia Life Asset Planning Co.	Philadelphia, PA

Name of Broker-Dealer	Location
Pruco Securities Corp.	Newark, NJ
Putnam Fund Distributors, Inc.	Boston, MA
Richey Frankel & Co.	Denver, CO
Rocky Mountain Securities & Investments, Inc.	Denver, CO
Samson Securities	Tulsa, OK
Sears U.S. Government Money Market Trust	New York, NY
Sentry Equity Services, Inc.	Stevens Point, WI
Share, Inc.	Tulsa, OK
SteinRoe Special Fund	Chicago, IL
Stowers & Co., J.E.	Kansas City, MO
Sundance Securities, Inc.	Kerrville, TX
TXL Securities Corp.	San Francisco, CA
Ticor Securities	Los Angeles, CA
Toledo Equities, Inc.	Toledo, OH
Trident Securities, Inc.	New Bern, NC
Tweedy Browne Clearing Corp.	New York, NY
Value Line Securities, Inc.	New York, NY
Vanderbilt Capital Corp.	Naples, FL
Vantage Securities of Colorado	Englewood, CO
William H. Gregory & Co.	Beaverton, OR
Winthrop Securities Co., Inc.	Boston, MA